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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Applicant:

Alan Slater

DEC 13 1999

Serial No.:

09/384,678

Group 2700

Filing Date:

August 27, 1999

For:

SYSTEM AND METHOD FOR MERCHANT
FUNCTION ASSUMPTION OF INTERNET
CHECKING AND SAVINGS ACCOUNT
TRANSACTIONS

Examiner:

To Be Assigned

Art Unit:

2761

Honorable Assistant Commissioner of Patents
Washington, DC 20231

INFORMATION DISCLOSURE STATEMENT

S I R:

Pursuant to 37 C.F. §§ 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form-PTO 1449.

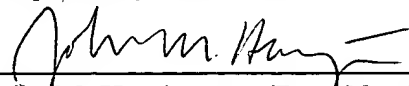
This Information Disclosure Statement is being submitted prior to the mailing of a first Office Action in this application, therefore, no certification or fee is required (37 C.F. § 1.97b(3)).

It is respectfully requested that the references listed on the attached form be expressly considered by the Examiner and be made of record in the application and appear among the "References Cited" on any patent to issue therefrom.

Respectfully submitted,

Date: 12/8/99

By:


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Information Disclosure Statement;
Form PTO-1449, Information Disclosure
Statement by Applicant(s) with cited
references; and
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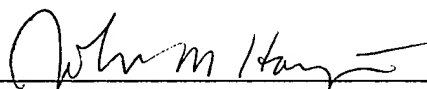
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I hereby certify that the documents identified above are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and are addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.


John M. Harrington, Reg. No. 25,592

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